

ILLUSTRATION OF REBATE (IBRA') CALCULATION

Financing Amount Approved (RM)	20,000,000.00
Contracted Profit Rate (CPR)	10.0%
Effective Profit Rate (EPR)	8.9%
Tenure including grace period (year)	20
Grace Period (year)	0
No. Installment (month)	240

Rebate (Ibra') to be granted to customer if full settlement is made on 24th month of installment

Total Rebate (Ibra') (RM) 22,826,631.74

Note:

Under the variable rate structure, the monthly installment at EPR will be calculated based on the Bank's BFR plus margin.

The margin will be based on the credit assessment which was completed at the point of entering into contract.

In the event when there is a raise in BFR, the monthly installment of EPR will increase and vice versa.

CSP : Contracted Selling Price (CSP)
 UEP : Unearned Profit (UEP)
 EPR : Based on Base Financing Rate (BFR) at 6.90% p.a

Month	Installment at CPR (Monthly)	Installment at EPR (Monthly)	Effective Profit at EPR	EPR /month	Principal Payment on Purchase Price	Outstanding CSP	Outstanding UEP	Outstanding Purchase Price
0			22,878,623.60		20,000,000.00	46,321,039.20	26,321,039.20	20,000,000.00
1	193,004.33	178,660.93	148,333.33	0.74%	30,327.60	46,142,378.27	26,172,705.87	19,969,672.40
2	193,004.33	178,660.93	148,108.40	0.74%	30,552.53	45,963,717.34	26,024,597.47	19,939,119.87
3	193,004.33	178,660.93	147,881.81	0.74%	30,779.12	45,785,056.40	25,876,715.66	19,908,340.74
4	193,004.33	178,660.93	147,653.53	0.74%	31,007.40	45,606,395.47	25,729,062.13	19,877,333.34
5	193,004.33	178,660.93	147,423.56	0.74%	31,237.37	45,427,734.54	25,581,638.57	19,846,095.97
6	193,004.33	178,660.93	147,191.88	0.74%	31,469.05	45,249,073.61	25,434,446.69	19,814,626.92
7	193,004.33	178,660.93	146,958.48	0.74%	31,702.45	45,070,412.67	25,287,488.21	19,782,924.46
8	193,004.33	178,660.93	146,723.36	0.74%	31,937.57	44,891,751.74	25,140,764.85	19,750,986.89
9	193,004.33	178,660.93	146,486.49	0.74%	32,174.44	44,713,090.81	24,994,278.36	19,718,812.45
10	193,004.33	178,660.93	146,247.86	0.74%	32,413.07	44,534,429.88	24,848,030.50	19,686,399.38
11	193,004.33	178,660.93	146,007.46	0.74%	32,653.47	44,355,768.95	24,702,023.04	19,653,745.91
12	193,004.33	178,660.93	145,765.28	0.74%	32,895.65	44,177,108.01	24,556,257.76	19,620,850.25
13	193,004.33	178,660.93	145,521.31	0.74%	33,139.62	43,998,447.08	24,410,736.45	19,587,710.63
14	193,004.33	178,660.93	145,275.52	0.74%	33,385.41	43,819,786.15	24,265,460.93	19,554,325.22
15	193,004.33	178,660.93	145,027.91	0.74%	33,633.02	43,641,125.22	24,120,433.02	19,520,692.20
16	193,004.33	178,660.93	144,778.47	0.74%	33,882.46	43,462,464.28	23,975,654.55	19,486,809.73
17	193,004.33	178,660.93	144,527.17	0.74%	34,133.76	43,283,803.35	23,831,127.38	19,452,675.97
18	193,004.33	178,660.93	144,274.01	0.74%	34,386.92	43,105,142.42	23,686,853.37	19,418,289.05
19	193,004.33	178,660.93	144,018.98	0.74%	34,641.95	42,926,481.49	23,542,834.39	19,383,647.10
20	193,004.33	178,660.93	143,762.05	0.74%	34,898.88	42,747,820.56	23,399,072.34	19,348,748.22
21	193,004.33	178,660.93	143,503.22	0.74%	35,157.71	42,569,159.62	23,255,569.12	19,313,590.50
22	193,004.33	178,660.93	143,242.46	0.74%	35,418.47	42,390,498.69	23,112,326.66	19,278,172.03
23	193,004.33	178,660.93	142,979.78	0.74%	35,681.15	42,211,837.76	22,969,346.88	19,242,490.88
24	193,004.33	178,660.93	142,715.14	0.74%	35,945.79	42,033,176.83	22,826,631.74	19,206,545.09
235	193,004.33	178,660.93	7,748.05	0.74%	170,912.88	4,335,720.13	3,461,952.69	873,767.44
236	193,004.33	178,660.93	6,480.44	0.74%	172,180.49	4,157,059.19	3,455,472.25	701,586.94
237	193,004.33	178,660.93	5,203.44	0.74%	173,457.49	3,978,398.26	3,450,268.81	528,129.45
238	193,004.33	178,660.93	3,916.96	0.74%	174,743.97	3,799,737.33	3,446,351.85	353,385.48
239	193,004.33	178,660.93	2,620.94	0.74%	176,039.99	3,621,076.40	3,443,730.91	177,345.49
240	193,004.33	178,660.93	1,315.31	0.74%	177,345.62	3,442,415.47	3,442,415.60	0
Total	46,321,039.20	42,878,623.73	22,878,623.60		20,000,000.00			0